



## **The Effectiveness of the Conditional Cash Transfer (CCT) Programmes on House-Hold Poverty Levels in North East Nigeria**

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### **Abstract**

This study examines the effectiveness of Conditional Cash Transfer (CCT) programmes in reducing household poverty levels in Northeast Nigeria, focusing on implementation challenges and targeting mechanisms. Using a descriptive survey design, the research collected data from 384 CCT beneficiary households across six northeastern states through a structured questionnaire. The study was anchored in Social Protection Theory, which provides a framework for understanding interventions aimed at reducing poverty and vulnerability in developing countries. The findings revealed that CCT programs have significantly improved beneficiary households' ability to afford basic necessities and accumulate saving. However, operational challenges were identified in payment delivery systems and the achievability of program conditions in conflict-affected areas. Regarding targeting mechanisms, while community leadership involvement was strong, there were moderate concerns about the transparency of beneficiary selection. The study concluded that while CCT programs have made substantial contributions to poverty reduction in Northeast Nigeria, their full potential is constrained by implementation challenges and targeting inefficiencies. Recommendations included strengthening digital payment platforms, establishing alternative delivery mechanisms in security-challenged areas, and enhancing the targeting framework through more transparent selection criteria and regular monitoring. These findings contribute to understanding the role of CCT programmes in poverty reduction and can inform policy improvements in similar contexts

**Keywords:** Conditional Cash Transfer, Household Poverty, Social Protection, Northeast Nigeria, Poverty Reduction

## **Introduction**

Conditional Cash Transfer (CCT) programs have emerged as a significant social protection mechanism globally, demonstrating remarkable success in reducing poverty and improving human capital development. These programs, which provide monetary assistance to poor households contingent upon specific behavioral requirements, have shown promising results across various contexts (Fiszbein & Schady, 2009). The evolution of CCTs can be traced back to Latin America in the 1990s, with Mexico's PROGRESA (later renamed Oportunidades) and Brazil's Bolsa Família serving as pioneering models that have since been replicated worldwide. Research indicates that well-designed CCT programs have contributed to reducing both immediate and intergenerational poverty transmission, with studies showing significant improvements in education, health, and nutrition outcomes (Baird et al., 2014).

The global implementation of CCTs has demonstrated varying degrees of success across different socioeconomic contexts. Evidence from a comprehensive World Bank study

spanning multiple countries indicates that CCTs have reduced poverty by an average of 13% among beneficiary households, with particularly strong effects in lower-middle-income countries (Garcia & Moore, 2012). The effectiveness of these programs has been attributed to their dual focus on immediate poverty alleviation through direct cash transfers and long-term poverty reduction through human capital investment conditions such as school attendance and regular health check-ups (Rawlings & Rubio, 2015).

In the Nigerian context, poverty reduction initiatives have gained increasing prominence in national development strategies, with CCTs becoming a central component of social protection policies. The Nigerian government, recognizing the multidimensional nature of poverty, initiated various social protection programs, including CCTs, as part of its National Social Protection Policy Framework established in 2017 (World Bank, 2019). The country's approach to CCTs has been influenced by successful models from other developing nations, particularly those in Latin America and Asia, while adapting implementation strategies to suit local conditions and challenges (Akinola, 2016).

The implementation of CCTs in Nigeria has been characterized by both achievements and challenges, with varying impacts across different regions. Studies have shown that Nigerian CCT programs have contributed to improved school enrollment rates, better healthcare utilization, and enhanced household consumption patterns among beneficiary families (Ogunju & Mohammed, 2018). However, the effectiveness of these programs has been influenced by factors such as targeting accuracy, payment regularity, and monitoring mechanisms, which have varied significantly across different parts of the country.

The Northeast region of Nigeria presents a particularly complex case for CCT implementation due to its unique socioeconomic challenges and security concerns. The region, comprising six states (Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe), has historically faced higher poverty rates compared to other parts of the country, with poverty levels exceeding 70% in some areas (National Bureau of Statistics, 2020). The situation has been further complicated by the Boko Haram insurgency, which has led to widespread displacement and economic disruption, making the implementation of social protection programs more challenging yet increasingly necessary.

In response to these challenges, specific CCT initiatives have been implemented in Northeast Nigeria, often with support from international development partners. The National Cash Transfer Program (NCTP), launched in 2016 as part of the National Social Safety Nets Project (NASSP), has been particularly active in the region (World Bank, 2021). The program targets extremely poor households, providing them with monthly cash transfers conditional upon meeting certain requirements related to health, education, and nutrition.

It is upon this background that this paper seeks to assess the effectiveness of the Conditional Cash Transfer (CCT) programmes on house-hold poverty levels In North East Nigeria

## **Statement of the Problem**

The persistent challenge of poverty in Northeast Nigeria, despite various intervention programmes, presents a critical concern for policymakers and researchers. While Conditional Cash Transfer (CCT) programmes have been implemented as a poverty reduction strategy, their effectiveness in addressing household poverty levels in the region remains inadequately understood. Studies indicate that approximately 87% of households in Northeast Nigeria live below the poverty line, with limited access to basic necessities and social services (World Bank, 2022). Despite the implementation of CCT programs since 2016, poverty indicators in the region continue to show alarming trends, raising questions about the programs' impact and implementation efficiency (National Bureau of Statistics, 2021). The complex interplay between program design, implementation challenges, and local socioeconomic contexts has created uncertainty about the actual effectiveness of CCTs in reducing household poverty levels in Northeast Nigeria.

Previous research has primarily focused on the general implementation challenges of CCT programs in Nigeria, with limited attention to the specific contextual factors affecting their effectiveness in the Northeast region. While studies by Ibrahim and Hassan (2017) examined CCT implementation in selected states, they did not comprehensively analyze the impact of local security challenges and cultural dynamics on program outcomes. Additionally, Mohammed et al. (2018) investigated program compliance rates but failed to establish clear relationships between conditional requirements and actual poverty reduction outcomes in beneficiary households.

This study addresses two significant gaps in existing literature. First, while previous studies such as Adamu and Umar (2017) examined CCT programs in Nigeria, they predominantly focused on urban areas, leaving a significant knowledge gap regarding the programs' effectiveness in rural and conflict-affected areas of Northeast Nigeria. This study will specifically analyze how security challenges, infrastructure deficiencies, and local cultural contexts influence CCT program outcomes in these underserved areas. Second, existing research by Ogunju and Mohammed (2018) has largely overlooked the role of gender dynamics and household decision-making processes in CCT utilization, particularly in the conservative social context of Northeast Nigeria. This study will examine how these factors influence program effectiveness and household poverty reduction outcomes.

## **Objectives of the Study**

1. To examine the effectiveness of Conditional Cash Transfer programme in reducing household poverty levels in rural and conflict-affected areas of Northeast Nigeria
2. To evaluate how the targeting mechanisms of Conditional Cash Transfer programs in Northeast Nigeria affect poverty reduction outcomes.

## **Conceptual Review**

### **The Conditional Cash Transfer**

The concept of Conditional Cash Transfer (CCT) programmes represents a sophisticated social protection intervention that has emerged as a pivotal strategy in addressing poverty and promoting human capital development across diverse global contexts. Fundamentally, CCT programmes are innovative social policy mechanisms that provide direct monetary transfers to vulnerable households, contingent upon specific behavioral conditions designed to enhance long-term human capital outcomes (Fiszbein & Schady, 2009).

Scholars like Levy (2006) conceptualize CCT programmes as a transformative approach that bridges immediate poverty alleviation with strategic long-term developmental objectives. Unlike traditional welfare interventions, these programmes incorporate explicit conditionalities that require recipient households to engage in specific behaviors, primarily related to children's education, healthcare, and nutritional well-being. This approach represents a paradigm shift from passive income support to an active investment in human capabilities.

Amartya Sen's capability approach provides a theoretical foundation for understanding CCT programmes' deeper philosophical underpinnings. Sen argues that poverty is not merely an economic deficiency but a limitation of human capabilities and freedoms (Sen, 1999). CCT programmes, through their conditional mechanisms, aim to expand individuals' capabilities by creating incentive structures that promote investment in education, health, and economic opportunities.

Devereux and Sabates-Wheeler (2004) elaborate on the transformative potential of CCT programmes, positioning them as dynamic social protection instruments that simultaneously address immediate poverty and structural vulnerabilities. Their research highlights how these programmes can function as catalysts for social transformation, challenging intergenerational poverty cycles by creating structured pathways for human capital development.

## **House-Hold Poverty Levels**

The concept of household poverty represents a complex and multidimensional phenomenon that extends beyond mere income deficiency. According to the World Bank's foundational definition, household poverty encompasses a pronounced deprivation in well-being, where a household lacks adequate resources to meet basic needs and maintain a minimum standard of living (World Bank, 2018). This definition has been widely adopted in poverty research and policy frameworks globally.

Ravallion (2016) provides a more nuanced definition, describing household poverty as a situation where a household's command over resources falls below an established poverty line, taking into account both monetary and non-monetary aspects of deprivation. This conceptualization emphasizes that poverty at the household level involves multiple dimensions of disadvantage, including limited access to education, healthcare, housing, and other essential services.

From an economic perspective, Sen (2015) defines household poverty as the inability of a household unit to develop and exercise basic capabilities that would allow its members to function effectively in society. This capabilities approach suggests that poverty is not just about lack of income but about the constraints that prevent households from achieving their potential and participating fully in social and economic life.

The United Nations Development Programme (UNDP) has contributed significantly to understanding household poverty through its Multidimensional Poverty Index (MPI). According to UNDP (2020), household poverty should be understood as overlapping deprivations in health, education, and living standards that affect the same household simultaneously. This definition moves beyond traditional income-based measures to capture the various ways poverty manifests in household life.

Scholars have further refined these conceptualizations by examining specific dimensions of household poverty. Alkire and Foster (2019) define household poverty as a state of multiple deprivations where households experience simultaneous shortfalls across various indicators of well-being. Their work emphasizes that poverty measurement should account for both the incidence (how many households are poor) and intensity (how poor these households are) of deprivation.

In the context of developing nations, Banerjee and Duflo (2017) characterize household poverty as a trap where limited access to resources, information, and opportunities creates self-reinforcing cycles of deprivation. Their research suggests that household poverty often persists across generations due to interconnected constraints that prevent families from accumulating assets and building sustainable livelihoods.

The temporal aspect of household poverty has been highlighted by Carter and Barrett (2016), who distinguish between chronic and transient poverty at the household level. They define chronic household poverty as a persistent state of deprivation where households remain poor over extended periods, while transient poverty refers to temporary spells of poverty due to short-term shocks or seasonal variations.

From a sociological perspective, Wilson (2018) defines household poverty as a condition characterized by social exclusion and limited access to networks and opportunities that could facilitate economic mobility. This definition emphasizes how poverty at the household level often correlates with broader patterns of social marginalization and restricted access to resources and opportunities.

The World Health Organization (WHO, 2019) approaches household poverty from a health perspective, defining it as a state where households lack the resources necessary to maintain good health and access adequate healthcare services. This definition highlights how poverty directly impacts physical and mental well-being at the household level.

In the African context, studies have provided region-specific definitions of household poverty. Ogunleye and Mohammed (2019) define household poverty in Nigeria as a condition where families lack access to basic amenities, experience food insecurity, and struggle to meet fundamental needs within their social and cultural context. This definition acknowledges how local conditions and cultural expectations shape the experience of poverty at the household level.

Recent scholarly work has also emphasized the gender dimensions of household poverty. Jackson (2020) defines household poverty as a gendered experience where women and girls often bear a disproportionate burden of deprivation due to unequal access to resources and opportunities within and outside the household.

The spatial dimension of household poverty has been explored by urban economists. Davis and Henderson (2017) define urban household poverty as a condition characterized by inadequate housing, limited access to basic services, and exposure to environmental hazards, often concentrated in specific neighborhoods or informal settlements.

These various definitions and conceptualizations of household poverty highlight its complex and multifaceted nature. They demonstrate that understanding household poverty requires consideration of multiple dimensions, including income, assets, capabilities, access to services, social inclusion, and temporal dynamics. This comprehensive understanding is crucial for designing effective poverty reduction interventions, particularly in challenging contexts like Northeast Nigeria.

## **Empirical Review**

Mba and Chenge (2021), conducted a study on “cash transfers and poverty alleviation: a critical analysis of the National Social Investment Programme (NSIP) Conditional Cash Transfer (CCT) in Nigeria”. This study aims to examine the implementation of the National Social Investment Programme (NSIP) CCT in Nigeria so as to determine the extent to which it has addressed the issue of widespread poverty. The vulnerability theory of Martha Fineman was adopted for the study. A mixed methodological approach was used for the study. Data collection was done using survey instruments and documentary sources, while data analysis involved the use of descriptive statistics and content analysis. The study revealed that the scope of the NSIP CCT was limited to few states in spite of widespread poverty in the country. It established that the impact of the programme on poverty alleviation was not significant. The study also confirmed that the scope of the programme, complexities in application of the eligibility criteria and diminutive amount allotted to beneficiaries served as major limitations of the programme. The study recommends that for the NSIP CCT to serve as an effective poverty alleviation mechanism, there should be an expansion of the programme to all states, increased budgetary allocation to social welfare programmes and fairness in application of the eligibility criteria in determining beneficiaries.

Gbenga (2020), wrote a thesis on “Conditional cash transfers in Nigeria – an exploratory study”. This research study investigated citizens’ perceptions of a specific policy programme in Nigeria (conditional cash transfer, CCTs), and the ways the politics of social protection are informed and shaped by the intersection of the realities of citizens’ lived experiences and the actions and interactions between elites, public and institutional actors. The crucial question of how the Nigerian CCTs operated and what the participants (beneficiaries) perceived as its main advantages and weaknesses, and the nuanced construction of public attitudes towards conditional cash transfer programmes (social protection) are addressed. Employing a qualitative methodology, encompassing in-depth interviews (with key informants), semi- structured interviews with respondents and focus group discussions with selected groups within certain communities, the study reflected the religious and demographic divide of Nigeria to capture the lived experiences of beneficiaries and their perspectives of the CCT programmes. The distinctive attributes of Nigeria’s informal social welfare arrangements are described, and the study affirms the salience of politics and contextual variations in the implementation of CCTs. Findings also reveal the importance of contextual dynamics, the necessity of understanding the politics, the political settlements of a country and how it is useful in explaining the national experiences of social policy development. The study is only the second of such on Nigerian social protection, thus contributing to academic discourse on social policy dynamics and redistributive programmes in development contexts by empirically connecting the nexus between political contexts, actors, institutions and the citizens to public attitudes and trust in government. The

findings enrich our understanding of social protection in Nigeria and may act as a guide to future policy actions as well as future research into Nigerian social protection

Olufemi, Okoh and Umar (2023), conducted a review on “Poverty Alleviation And Cash Transfer programmes In Nigeria, 2016-2022”. This paper is aimed at providing an overview and analysis of poverty alleviation efforts and cash transfer programmes in Nigeria from 2016 to 2022 by examining the effectiveness and impact of these programmes in improving the standard of living for poor Nigerians. It explores the key initiatives implemented during this period, their objectives, and the strategies employed. Again, the paper evaluates the outcomes and challenges faced in the implementation of cash transfer programmes, highlighting the socio-economic factors that influence poverty rates in Nigeria. The findings of this study contribute to the understanding of the role of cash transfer programmes in poverty reduction, guide implementation and inform policy recommendations for future intervention programmes.

Also, Ibekwe (2022), wrote a thesis on “Assessment Of Poverty Alleviation Programmes In Nigeria”. We evaluated the impact of cash transfer on household livelihood outcomes in Nigeria. Using multistage cluster sampling methodology, beneficiaries and non-beneficiaries within the same locality were randomly selected to participate in a survey to assess the impact of cash transfer on food security and food diversity.

When gender, marital status, educational status, and age were controlled, beneficiaries were about three times more likely than non-beneficiaries to report experiencing little or no hunger. Children 0–59 months of beneficiaries were twice likely to have at least three meals a day compared to children of non-beneficiaries. Difference in differences regression analysis showed that on the average, beneficiaries of the cash transfer significantly consumed more diverse food than non-beneficiaries. Beneficiaries of the CCT experienced fewer episodes of severe hunger, have more meal frequency, and higher household dietary diversity than non-beneficiaries. This shows that the CCT programme is effective and can directly mitigate adverse effects of malnutrition with its long-term negative impact on children and thus must be expanded to more vulnerable people across all states in Nigeria.

Furthermore, Chima (2022), wrote a paper on “Conditional Cash Transfer (CCT) and national development in Nigeria: emerging pitfalls and pathways to results”. This paper addresses the pitfalls in conditional cash transfer in Nigeria and suggested the best practices to enhance the performance of the social policy instrument in Nigeria. This paper is library research which evaluates the issue at stake using documentary evidence from secondary means of data collection such as textbooks, journal articles, newspapers and so on.

The paper found that conditional cash transfer in Nigeria is characterized with several anomalies. These among others identified in the study include diversion of funds by the beneficiaries for purposes other than investing in what it was originally meant for, the improper definition of exit and entry period (a period of one year is allowed in Nigeria) and this translates to nothing meaningful. It was found that beneficiaries are randomly selected in Nigeria, thus leading to obvious errors of exclusion and inclusion. This paper recommends among others that a formidable system of entry and exit rules, monitoring and evaluation mechanism, cash disbursement mechanism as well as grievance redress mechanism be put in place as practised in other climes. These systems will no doubt enhance the service quality, value for money, transparency and accountability of the social protection policy, culminating in the socioeconomic development of the Nigerian states

## **Theoretical Framework**

This paper is anchored on the the Social Protection Theory. Social Protection Theory has emerged as a crucial framework for understanding and implementing interventions aimed at reducing poverty and vulnerability in developing countries. This theory, which has gained significant traction in recent decades, provides a comprehensive approach to addressing various dimensions of social and economic insecurity.

Devereux and Sabates-Wheeler (2004) offer a seminal definition of social protection as "all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups" (p. 9). This definition encapsulates the broad scope and multifaceted nature of social protection interventions, which go beyond mere poverty alleviation to address wider issues of social inequality and exclusion.

The basic assumptions underpinning Social Protection Theory are rooted in the recognition that poverty and vulnerability are complex, multidimensional phenomena that require comprehensive and sustained interventions. Barrientos and Hulme (2009) argue that social protection is based on the premise that chronic poverty is not solely a result of individual failings but is also shaped by structural factors and social risks that individuals and households cannot control. This perspective shifts the focus from viewing poverty as a purely individual problem to recognizing it as a societal issue that requires collective action and policy interventions.

One of the core assumptions of Social Protection Theory is that providing a basic level of security to all citizens is not only a moral imperative but also a foundation for sustainable economic development. As Alderman and Yemtsov (2012) point out, social

protection can contribute to economic growth by promoting human capital development, enhancing labor productivity, and stabilizing aggregate demand during economic downturns. This assumption challenges the notion that there is a trade-off between social spending and economic growth, instead positing that well-designed social protection systems can be growth-enhancing.

Another key assumption is that social protection interventions should be rights-based and transformative, rather than merely palliative. Devereux and McGregor (2014) argue that social protection should aim to address the root causes of poverty and vulnerability, not just their symptoms. This transformative approach seeks to empower marginalized groups, challenge power imbalances, and promote social inclusion. It recognizes that effective social protection goes beyond providing material support to include measures that enhance people's agency and voice in society.

Social Protection Theory also assumes that interventions should be context-specific and responsive to local needs and capacities. As Gentilini and Omamo (2011) note, there is no one-size-fits-all approach to social protection, and programmes must be tailored to the specific socio-economic, cultural, and institutional contexts in which they operate. This assumption underscores the importance of participatory approaches and local ownership in the design and implementation of social protection initiatives.

## **Relevance of the Theory to the Study**

The Social Protection Theory holds significant relevance for a study on government conditional cash transfer (CCT) programmes in poverty alleviation in North-Eastern Nigeria. This theoretical framework provides a comprehensive lens through which to analyze the multifaceted impacts and potential of CCTs in this specific context.

Firstly, the theory's emphasis on the multiple functions of social protection interventions - protective, preventive, promotive, and transformative - aligns well with the objectives of CCT programmes. In the context of North-Eastern Nigeria, a region grappling with poverty, conflict, and economic instability, CCTs can be examined for their ability to provide immediate relief (protective function) while also investing in long-term human capital development through conditions related to education and health (promotive function).

The theory's recognition of context-specificity is particularly relevant to this study. As Gentilini and Omamo (2011) argue, social protection interventions must be tailored to local socio-economic and cultural contexts. This perspective enables a nuanced analysis of how CCTs interact with existing social structures and norms in North-Eastern Nigeria, including traditional support systems and gender dynamics in conservative societies.

## **Methodology**

The study adopted a descriptive survey design. According to Park Idisi (2013), a descriptive survey is a general procedure for collection of data from a selected sample of a population to describe the condition of the general population through simple random sampling techniques and the result obtained was used to generate data from the selected population of the study.

The population for this study comprised households that have been recipients of CCT in the region. North-Eastern Nigeria consists of six states: Adamawa, Borno, and Yobe. These states have been significantly affected by poverty and conflict, making them crucial areas for CCT interventions. According to recent data from the National Social Safety Nets Coordinating Office (NASSCO), the total number of households benefiting from the CCT programme in North-Eastern Nigeria is approximately 421,000 (NASSCO, 2023). This figure represents the cumulative number of households that have received cash transfers since the inception of the National Cash Transfer Programme in 2016. The sample size was determined using the Morgan and Krejcie table, which is a widely accepted method for calculating sample sizes. The Krejcie and Morgan table is designed for populations up to 1,000,000. For a population of 421,000, we need to look at the row for population size 400,000, as this is the closest value in the table that doesn't exceed our actual population.

According to the Krejcie and Morgan table, for a population of 400,000, the recommended sample size is 384. The study employed a multi-stage random sampling technique. This approach is particularly suitable given the large geographical area covered by the study and the diverse nature of the beneficiary population across the six states of North-Eastern Nigeria.

For this study the study employed a structured survey questionnaire as the primary method of data collection. The questionnaire was designed using a four-point Likert scale to gather quantitative data from the sampled 400 households across the six states of the North-Eastern region.

The four-point Likert scale has been chosen to eliminate the neutral middle option, encouraging respondents to lean towards either agreement or disagreement. The scale will typically range from 1 to 4, where 1 represents "Strongly Disagree," 2 represents "Disagree," 3 represents "Agree," and 4 represents "Strongly Agree." This format allows for a nuanced understanding of respondents' perceptions and experiences while still providing clear distinctions in their responses. The analysis involved statistical techniques, with the mean and standard deviation being utilized as key measures.

## Data Analysis

**Table 1: Mean and Standard Deviation showing the effectiveness of Conditional Cash Transfer programs in reducing household poverty levels in rural and conflict-affected areas of Northeast Nigeria**

Statement	S A	A	U	D	S D	Me an	SD	Remarks
The monthly cash transfers received through the CCT program have significantly improved my household's ability to afford basic necessities	1 4 5	1 3 2	4 2	3 8	2 7	3.8 6	1.14	High
Since participating in the CCT program, my household has been able to accumulate savings or invest in productive assets	1 2 8	1 2 4	5 1	4 5	3 6	3.6 8	1.23	High
The CCT program payments are consistently delivered on time and in the correct amount despite the security challenges in our area	9 8	1 1 2	5 8	6 2	5 4	3.3 6	1.32	Moderate
The conditions attached to the CCT program are achievable given the available facilities in our conflict-affected area	8 9	1 0 2	6 5	7 3	5 5	3.2 4	1.35	Moderate

**Source: Field Survey, 2025**

The survey results reveal significant insights about the effectiveness of CCT programs in Northeast Nigeria. For the first statement regarding improvement in affording basic necessities, a strong majority of respondents expressed positive views (145 strongly agree, 132 agree), resulting in a high mean score of 3.86 (SD = 1.14). This suggests that the CCT program has been largely successful in its primary objective of helping households meet their basic needs.

The second statement about savings and investment capabilities also received notably positive responses, with 128 strongly agreeing and 124 agreeing, yielding a mean of 3.68 (SD = 1.23). This indicates that the program has enabled many households to move beyond mere subsistence to build some financial security through savings and investments.

However, the operational aspects of the program showed more mixed results. The third statement about timely and accurate payment delivery received moderate support (mean = 3.36, SD = 1.32), with more distributed responses across the scale (98 strongly agree, 112 agree, 58 undecided). This suggests that while payment systems are functioning, there are some challenges in consistent delivery, possibly due to security issues in the region.

The fourth statement regarding the achievability of program conditions showed the lowest mean score (3.24, SD = 1.35), with more diverse responses and a notable number of

disagreements (73 disagree, 55 strongly disagree). This indicates that beneficiaries face some challenges in meeting program conditions, possibly due to limited access to facilities in conflict-affected areas.

The standard deviations across all statements (ranging from 1.14 to 1.35) indicate considerable variation in respondents' experiences, suggesting that the program's effectiveness may vary significantly across different locations or circumstances within the Northeast region. The highest standard deviation (1.35) for the fourth statement suggests the greatest diversity of experiences regarding program conditions, possibly reflecting varying levels of infrastructure and service availability across different areas.

**Table 2: Mean and Standard Deviation showing how the targeting mechanisms of Conditional Cash Transfer programs in Northeast Nigeria affect poverty reduction outcomes**

Statement	SA	A	U	D	SD	Mean	SD	Remarks
The selection process for CCT beneficiaries in our community is transparent and fair	92	115	68	62	47	3.37	1.28	Moderate
The poorest households in our community are accurately identified and included in the CCT program	85	108	72	71	48	3.29	1.31	Moderate
Community leaders are effectively involved in identifying eligible households for the CCT program	118	126	55	47	38	3.62	1.25	High
The criteria used for selecting CCT beneficiaries effectively capture the most vulnerable households	88	102	75	69	50	3.28	1.33	Moderate

**Source: Field Survey, 2025**

The survey data reveals important insights about the targeting mechanisms of CCT programs in Northeast Nigeria. The first statement regarding transparency and fairness in the selection process received moderate support with a mean score of 3.37 (SD = 1.28). While 207 respondents (92 strongly agree, 115 agree) expressed positive views, a significant number (109 combined disagree and strongly disagree) indicated concerns about the transparency of the selection process.

The second statement about accurate identification of the poorest households showed similar moderate results (mean = 3.29, SD = 1.31). The distribution of responses suggests some challenges in reaching the poorest households, with 119 respondents expressing disagreement (71 disagree, 48 strongly disagree), indicating potential gaps in the targeting mechanism.

The third statement regarding community leaders' involvement received the highest mean score (3.62, SD = 1.25), with 244 respondents expressing agreement (118 strongly agree, 126 agree). This suggests that community leadership plays a significant and generally well-regarded role in the beneficiary selection process.

The fourth statement about the effectiveness of selection criteria in capturing vulnerable households received the lowest mean score (3.28, SD = 1.33). The relatively high standard deviation indicates diverse experiences and perceptions regarding the appropriateness of selection criteria, with 119 respondents disagreeing with the statement's effectiveness (69 disagree, 50 strongly disagree).

The overall pattern suggests that while community involvement in targeting is relatively strong, there are moderate concerns about the transparency, accuracy, and effectiveness of the targeting mechanisms. The consistent standard deviations above 1.25 across all statements indicate considerable variation in respondents' experiences and perceptions of the targeting process, suggesting potential inconsistencies in implementation across different locations in the Northeast region.

## **Discussion of the Findings**

The findings of the study revealed that the Conditional Cash Transfer programme has demonstrated significant positive impact on household poverty levels in Northeast Nigeria. The results indicate strong effectiveness in improving households' ability to meet basic necessities and accumulate savings or invest in productive assets, suggesting the program's success in its primary poverty reduction objectives. However, operational challenges were evident, particularly in the timely delivery of payments and the achievability of program conditions in conflict-affected areas. This suggests that while the program is effective in reducing poverty, infrastructure limitations and security challenges in the region affect its optimal implementation and potential impact on beneficiary households.

The findings regarding targeting mechanisms revealed that while community leadership involvement in the CCT programme is strong and well-regarded, there are moderate concerns about the overall targeting process. The results indicate challenges in ensuring complete transparency in beneficiary selection and accurately identifying the poorest households. The variation in responses suggests inconsistent implementation of targeting mechanisms across different locations in the Northeast region, potentially affecting the program's effectiveness in reaching the most vulnerable households. This indicates a need for improved targeting strategies to enhance the program's impact on poverty reduction outcomes.

## **Conclusion**

The study examined the effectiveness of Conditional Cash Transfer programmes on household poverty levels in Northeast Nigeria, focusing on programme implementation and targeting mechanisms. The findings demonstrate that CCT programmes have made substantial contributions to poverty reduction in the region, particularly in improving households' ability to meet basic needs and build financial security through savings and investments. However, the program's effectiveness is somewhat constrained by operational challenges, including payment delivery issues and difficulties in meeting program conditions in conflict-affected areas.

While community involvement in beneficiary targeting is strong, there are moderate concerns about the transparency and accuracy of selection processes. The study reveals that despite these challenges, CCT programs remain a viable tool for poverty reduction in Northeast Nigeria, though their full potential is yet to be realized due to implementation constraints and targeting inefficiencies. The varying experiences across different locations suggest that program effectiveness is influenced by local contexts, particularly in areas affected by security challenges and limited infrastructure.

## **Recommendations**

- Based on the findings, the study recommended the following:
- The implementing agencies should strengthen the payment delivery system by adopting more robust digital payment platforms and establishing alternative delivery mechanisms in security-challenged areas to ensure consistent and timely disbursement of cash transfers to beneficiary households.
- The programme should enhance its targeting framework by developing more transparent selection criteria, strengthening the role of community verification processes.

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